

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: ROBERT COTTE

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Case No. 5:13-bk-00362

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/25/2013.
- 2) The plan was confirmed on 07/03/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/21/2016, 11/28/2016.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 02/19/2013, 05/06/2015, 01/08/2016, 10/05/2016, 01/10/2017, 02/12/2018.
- 5) The case was completed on 04/05/2018.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,901.00.
- 10) Amount of unsecured claims discharged without full payment: \$41,039.63.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 22,696.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 22,696.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 719.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,194.84	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 1,913.84
Attorney fees paid and disclosed by debtor(s):	\$ 2,281.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VERN S. LAZAROFF, ESQUIRE	Lgl	0.00	NA	NA	719.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	225.00	212.42	212.42	69.08	0.00
FORD MOTOR CREDIT CORP.	Uns	19,078.71	26,469.75	26,469.75	8,606.76	0.00
COMMONWEALTH OF	Pri	0.00	4,513.33	3,512.48	2,373.15	0.00
COMMONWEALTH OF	Uns	0.00	4,513.33	1,000.85	0.00	0.00
CREDIT FIRST	Uns	1,058.00	575.66	575.66	187.18	0.00
PREMIER BANKCARD	Uns	601.00	661.52	661.52	215.09	0.00
PENNYMAC LOAN SERVICES, LLC	Sec	85,817.00	93,798.49	14,062.56	6,503.48	0.00
MUNICIPAL CREDIT UNION	Uns	0.00	197.43	197.43	64.19	0.00
BERKHEIMER ASSOCIATES	Pri	1,941.73	2,510.33	2,510.33	2,510.33	0.00
RESURGENT CAPITAL SERVICES	Uns	525.08	632.29	632.29	205.59	0.00
PORTFOLIO RECOVERY	Uns	145.00	145.50	145.50	47.31	0.00
NATIONAL CREDIT & ADJUSTORS	Sec	956.00	NA	NA	0.00	0.00
PNC MORTGAGE	Uns	24,254.00	NA	NA	0.00	0.00
VACATION CHARTERS LTD	Sec	6,612.61	NA	NA	0.00	0.00
APPLIED CARD BANK	Uns	1,143.84	NA	NA	0.00	0.00
CREDITECH	Uns	1,082.20	NA	NA	0.00	0.00
HSBC	Uns	795.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
HSBC CARD SERVICES	Uns	278.00	NA	NA	0.00	0.00
T MOBILE	Uns	612.00	NA	NA	0.00	0.00
CON ED OF NY	Uns	637.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 14,062.56	\$ 6,503.48	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 14,062.56	\$ 6,503.48	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,022.81	\$ 4,883.48	\$ 0.00
TOTAL PRIORITY:	\$ 6,022.81	\$ 4,883.48	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 29,895.42	\$ 9,395.20	\$ 0.00

Disbursements:

Expenses of Administration	\$ 1,913.84	
Disbursements to Creditors	\$ 20,782.16	
TOTAL DISBURSEMENTS:		\$ 22,696.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/10/2018

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.